



Complaints



InComm Financial Services, Inc.

Credit Cards and Plans

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Complaint Details

Note that complaint text that is displayed might not represent all complaints filed with BBB. [See details.](#)

Complaint Type:

Billing/Collection Issues

Status:

Resolved



Initial Complaint

01/10/2024

I purchased two Vanilla Gift Cards from our local ***** earlier this year. Both of the cards were used within days of the purchase (before I had gifted them). All funds were spent on the cards, at ***** stores in *****. Vanilla agreed to replace the cards after reviewing my documentation. I was sent one replacement card, but it could not be activated. After several attempts to reach out to customer service and resolve the issue, it remained useless. I did not receive the second replacement card, despite being told it would be sent. Vanilla has already agreed I am entitled to a refund, they just can't see to actually give me cards that work. The two case numbers I have are: ***** and *****

**Business response**

01/19/2024

***** ** ** ** ** ***** ***** ***** ** ***** ***** ** ** ***** ** ***** **
 ***** ***** ***** ** ***** ***** ***** ***** ** ** *****

Receipt of the above-styled inquiry is hereby acknowledged. We have investigated the issue with Ms. *****'s Vanilla Visa Gift Cards.

Unfortunately, Ms. ***** was a victim of a form of fraud known as package tampering. This means that her cards were fraudulently compromised prior to activation. Our fraud team continues to investigate this issue. The case has been finalized in Ms. *****'s favor and at her request a refund was expedited via ***** tracking no *****

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for any inconvenience this matter has caused. Please call if you have any questions, or if I may be of further assistance in any way.

Sincerely,

Complaints Research Team
 InComm Financial Services, Inc.

**** ***** ** ** ***** ***** ***** *****

Complaint Type:

Problems with Product/Service

Status:

Resolved

**Initial Complaint**

01/04/2024

On *****23, I purchased \$500.00 in Vanilla gift cards from ***** in ***** ***** ** ***** ** *****
 ***** Four of the Vanilla Gift cards last 4 digits and security code was missing in a completely sealed packaging as gift cards. I was able to use one with no problem but I can't remember if the numbers were missing or not. I tried using two others at the same location and they didn't work. I called the number on the back to file a complaint and was given case numbers on three of them ***** ***** ** *****. I didn't report the 4th card because it was given as a gift and hasn't been used.

**Business response**

01/26/2024

***** ** ** ** ** ***** ** ***** ** ***** ** ***** ** ***** ** ***** ** ***** ** ***** **
***** ***** ** ** * ***** * ***** ***** ** ** ** *****

Receipt of the above styled inquiry is hereby acknowledged. We have investigated the issue with Mr. *****' Vanilla Visa Gift cards.

Unfortunately, Ms. ***** was a victim of a type of fraud known as package tampering. This means that her cards were fraudulently compromised prior to activation. Our fraud team continues to investigate this issue. When Ms. ***** contacted our office on ***** **, 2023, a case was opened and has been finalized in her favor. Three replacement cards totaling \$300.00 have been issued to her and our records show that she has been successful in spending the funds.

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for any inconvenience this matter has caused. Please contact us if you have any questions, or if we may be of further assistance in any way.

Sincerely,

Complaints Research Team
InComm Financial Services, Inc.

**** ***** ** ** ***** ***** ***** ***** ***** ***** *****



Customer response
02/02/2024

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID ***** , and find that this resolution is satisfactory to me.

Sincerely,

***** *****



Customer response
02/02/2024

To whom it may concern, I contacted Vanilla and they issued full payment on new cards. Thanks, no future action required.

***** *****

Complaint Type:

Billing/Collection Issues

Status:

Resolved

**Initial Complaint**

12/27/2023

Purchased a \$50 vanilla visa gift card and the card didn't work at and retailers I went to. It keeps declining as fraudulent. I reached out to ***** bank multiple times and they said there was nothing they could do, tried to blame it on the 5 different stores I went to. They aren't even showing remorse for stealing money and not returning it. This is literally the worse customer service I've ever experienced, they were so rude and they stole our money.

**Business response**

01/23/2024

***** ** ** ** ** ***** ***** ***** ** ***** ***** ** ** ***** ** ***** **
***** ***** ***** ** * ***** * ***** ***** ** ** *****

Receipt of the above styled inquiry is hereby acknowledged. We have investigated the issue with Ms. *****'s Vanilla Visa Gift Card.

We have reviewed the card account in question and found that the card was placed on hold. We have measures in place for the safety and security of our cardholder's funds, and due to unusual activity, we placed a hold on the account in order to protect the funds. When Ms. ***** contacted us on ***** ** 2023, we advised her of this information and per her request, we have expedited her a refund check for the account balance of \$47.71 via ***** tracking number *****. Based on our information, this check was successfully delivered on ***** ** 2024.

We truly regret that Ms. ***** had a less than pleasurable experience while speaking with our customer care team. Please know that all calls are recorded for quality assurance. We are reviewing Ms. *****'s interactions with customer care and if her calls were not handled with the appropriate level of care and accuracy, we will take corrective action to ensure better future results. Thank you for bringing this to our attention.

We sincerely apologize for any inconvenience this matter has caused. Please contact us if you have any questions, or if we may be of further assistance in any way.

Sincerely,

Complaints Research Team
InComm Financial Services, Inc.

*** ** ** ** ***** ***** ***** *****

Complaint Type:

Problems with Product/Service

Status:

Resolved

**Initial Complaint**

12/22/2023

A gift card was purchased in June for a family member in another state. The card never worked and did not work here in Wa. either. I called the Vanilla company after I found the balance when checked stated was not recognized and found for the company to further my investigation, I needed to give them my SS# and a drivers license so to scan, even though I had a receipt with all needed information. I just want this rectified without jeopardizing my ID so there would be no theft opportunity. Thank you **** *****

**Customer response**

01/05/2024

I was going to inform you today that all has been rectified through the company. I want to thank you for your help in this issue. You will never know how appreciative I am. God bless you all who helped in this.

**** *****

**Customer response**

01/05/2024

I was going to inform you today that all has been rectified through the company. I want to thank you for your help in this issue. You will never know how appreciative I am. God bless you all who helped in this.

**** *****

**Customer response**

01/05/2024

I was going to inform you today that all has been rectified through the company. I want to thank you for your help in this issue. You will never know how appreciative I am. God bless you all who helped in this.

**** *****

Complaint Type:

Problems with Product/Service

Status:

Answered

**Initial Complaint**

12/19/2023

\$100 Vanilla Gift Card received as a wedding gift ****/23 and we have attempted to use on several occasions to no avail. After numerous attempts to resolve via phone and email and still no compliance. I was referred to BBB through a ***** Group that got resolution my this method and I am in hopes we get this resolved as well. We hate to back to our friend that purchased it as a gift to us. Thank you in advance. ***** ***** *****



Business response

01/02/2024

***** ** ** ** ** ***** ***** ***** ** ***** ***** ** ** ***** ** ***** **
 ***** ***** ***** ** * ***** * ***** ***** ***** ** *****

Receipt of the above styled inquiry is hereby acknowledged. We have investigated the issue with Ms. *****'s Vanilla Visa Gift Card.

Unfortunately, Ms. ***** was a victim of a form of fraud known as package tampering. This means that her card was fraudulently compromised prior to activation. Our fraud team continues to investigate this issue. We are truly sorry for the delay in resolving this matter and appreciate it being brought to our attention as this is not our standard. The case has been finalized in Ms. *****'s favor and the card in her possession has been activated with an available balance of \$100.00 and is ready for use. We have notified Ms. ***** of this information via email and she has our direct contact information should she have any additional questions or concerns.

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for any inconvenience this matter has caused. Please contact us if you have any questions, or if we may be of further assistance in any way.

Sincerely,

Complaints Research Team
 InComm Financial Services, Inc.

**** ***** ** ** ***** ***** ***** *****

Complaint Type:

Billing/Collection Issues

Status:

Resolved



Initial Complaint

12/12/2023

My brother bought me a \$200 Vanilla Gift Card in December 2022. I had put the card in a drawer and kept forgetting to use it. In July of 2023, I was planning on shopping so I checked

the balance online and was surprised to see charges on the card from September 2022 to October 2022 which left a balance of only \$5.06. The gift card was in a protective package and not even purchased until December 2022 so how were charges made on the card in September 2022? InComm has either printed two cards with the same debit gift card number or they are committing a scam! I contacted InComm and filed a complaint on July *** 2023. In October I finally received an email back from InComm and they denied my claim and just sent me another gift cart for \$5.06 so I'm out \$194.94. My sister-in-law bought a Vanilla gift card at the same time and the same thing happened to her. They also denied her claim. I would like to be reimbursed my \$194.94 because it is not my fault this happened. It is InComm's responsibility to protect the number on the card so it can't be used or have some type of system in place that this doesn't happen to so many people. My claim number with Incomm was #*****.



Business response

12/23/2023

 **** **

Receipt of the above styled inquiry is hereby acknowledged. We have investigated the issue with Ms. *****'s Vanilla Visa Gift Card.

Ms. ***** initially contacted our office disputing unauthorized charges in the amount of \$194.94 made to her card by several merchants. Per the cardholder agreement and the payments network, these transactions are out of timeframe for recovery and the dispute was initially denied. We have performed a fraud review of the disputed transactions and are overturning the previous denial. The dispute has been finalized in Ms. *****'s favor and we have applied a permanent credit in the amount of \$194.94 to card ending **** in Ms. *****'s possession. The card currently contains a balance of \$200.00 that is available for immediate use. We left Ms. ***** a detailed voicemail advising of this update case resolution and sent her an email with our direct contact information should she have any follow-up.

We sincerely apologize for any inconvenience this matter has caused. Please contact us if you have any questions, or if we may be of further assistance in any way.

Sincerely,

Complaints Research Team
 InComm Financial Services, Inc.



Customer response

12/27/2023

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID *****, and find that this resolution is satisfactory to me.

Sincerely,

Complaint Type:

Problems with Product/Service

Status:

Resolved



Initial Complaint

12/11/2023

On *****2023, I purchased a Vanilla gift card for 40 dollars from ***** and received a defective product. The card had no CVC security code and the employees mentioned that this has happened multiple times. Both them and the gift card company refused to refund or replace the card, effectively stealing my money. Why is a known defective product still being sold when they know they can't refund the transaction? Why can I have my money taken without consequence yet if I went in to their store and took 40 dollars worth of groceries, I'd be a criminal.



Business response

01/09/2024

***** ** **** ** ***** ** ***** ***** ***** ** ***** ***** ** ***** ** ***** **
***** ***** ***** ** ***** ***** ***** ***** *****

Receipt of the above styled inquiry is hereby acknowledged. We have reviewed the issue with Mr. *****'s Vanilla Visa Gift card.

Unfortunately, Mr. ***** was a victim of a form of fraud known as package tampering. This means that his card was fraudulently compromised prior to activation. Our fraud team continues to investigate this issue. Mr. ***** initially contacted us on ***** **, 2023, and we attempted to open a case to investigate his concern; however, the call was disconnected before this could be completed. We are currently investigating the handling of his calls and if any missed opportunities are found we will ensure proper feedback and/or corrective action is provided accordingly.

A case has been opened on Mr. *****'s behalf and has been finalized in his favor. A refund check in the amount of \$45.95 was expedited to him via ***** tracking number *****. Our records indicate that it delivered successfully.

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for

any inconvenience this matter has caused. Please contact us if you have any questions, or if we may be of further assistance in any way.

Sincerely,

Complaints Research Team
InComm Financial Services, Inc.

**** * 2023. The documents were received on ***** 2023. The case was finalized in Ms. *****'s favor on December 4 and we mailed her a replacement card in the amount of \$460.00. Our records show the card was received and she has successfully depleted the funds.

Complaint Type:

Problems with Product/Service

Status:

Answered



Initial Complaint

12/05/2023

I entered *****, got a gift card. Paid \$460 in cash. 4 \$100 bills and 3 \$20 bills. I opened it up outside the store and saw immediately part was whited out. I went back into *. They said sorry contact manufacturer. I have contacted by phone and email sending proofs requested multiple times. No response at all.



Business response

12/28/2023

***** * 2023. The documents were received on ***** 2023. The case was finalized in Ms. *****'s favor on December 4 and we mailed her a replacement card in the amount of \$460.00. Our records show the card was received and she has successfully depleted the funds.

Receipt of the above-styled inquiry is hereby acknowledged. We have investigated the issue with Ms. *****'s Vanilla Visa Gift Card.

Unfortunately, Ms. ***** was a victim of a form of fraud known as package tampering. This means that her card was fraudulently compromised prior to activation. Our fraud team continues to investigate this issue. As standard procedure documentation was requested to aid in our investigation when she initially contacted our office on ***** ** 2023. The documents were received on ***** ** 2023. The case was finalized in Ms. *****'s favor on December 4 and we mailed her a replacement card in the amount of \$460.00. Our records show the card was received and she has successfully depleted the funds.

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for any inconvenience this matter has caused. Please call if you have any questions, or if I may be of further assistance in any way. I remain,

Sincerely,

Complaints Research Team
InComm Financial Services, Inc.

**** * 1/30/2023

Complaint Type:

Problems with Product/Service

Status:

Resolved



Initial Complaint

11/30/2023

Bought a Vanilla Visa gift card from ***** for \$260. Tried to use the card online the first night and Vanilla froze the card stating suspicious activity. I called them and they said that I had to wait 8 days for the transaction to fully be returned and then they would issue me a new card. I did that. Waited an additional 10 days for the new card and when it arrived it had a zero balance. I've spent over an hour on the phone with their customer service now and they are now stating that I used the card two days after I purchased it at a farm in *** *****. I live in *****. I asked them how it was possible for me to use a card I am just now activating and they then changed it to I need to fill out a dispute. The dispute will take 45-90 days. After going back and forth with the service rep I asked to speak to a supervisor. He put me on hold over 30 mins ago and no one has come to the phone. This is a rip off and I'm basically out \$260. It should also be noted that at the beginning of my call I could see the transactions that they listed on the **** of Nov for a card I activated on Nov ****. Now when I log into check the balance it just says system error



Business response

12/15/2023

***** * 12/15/2023

Receipt of the above styled inquiry is hereby acknowledged. We have investigated the issue with Mr. *****'s Vanilla Visa Gift Card.

Mr. ***** initially contacted our office on ***** 12, 2023, disputing an unauthorized transaction in the amount of \$260.00 made on his card account by the merchant *****. At the time of the call, the transaction was still pending so we advised him to call us back once the charge settled to the account so a dispute could be opened. The charge settled to the account; however, when he called us back, rather than opening a dispute a replacement card was issued to him with a zero balance. We are truly sorry for this and appreciate it being brought to our attention. A dispute was opened on ***** 29, 2023 and has been finalized in Mr. *****'s favor. We issued a credit to the replacement card in

his possession in the amount of \$260.00. We have notified him of this information via telephone and he was pleased with the outcome.

Please know that all calls are recorded for quality assurance. We are reviewing Mr. *****'s interactions with customer service, and if his calls were not handled with the appropriate level of care and accuracy, we will take corrective action to ensure better future results.

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for any inconvenience this matter has caused. Please contact us if you have any questions, or if we may be of further assistance in any way.

Sincerely,

Complaints Research Team
InComm Financial Services, Inc.

**** * 11/13/2023 *****



Customer response

12/19/2023

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 20936051, and find that this resolution is satisfactory to me.

Sincerely,

Christopher *****

Complaint Type:

Problems with Product/Service

Status:

Answered



Initial Complaint

11/13/2023

Bought gift card for \$100 on **** * 2023. I tried to use the card and directed to ***** . I called the number and spoke to foreign man. Gave him the number and he said he authorized it to be taken off a temporary hold. Turns out \$99.97 went to ***** billing - I was scammed out of the entire amount of the card.



Business response

12/12/2023

***** ** **** ** ***** ***** ***** ** ***** ***** ** ***** ** ***** ** ***** **
 ***** ***** ***** ** ***** ***** ***** ***** ***** ***** ***** *****

Receipt of the above styled inquiry is hereby acknowledged. We have reviewed the issue with Mr. *****'s Vanilla Visa Gift Card.

We have reviewed the card account in question and found that on ***** ** 2023, the card was placed on hold. We have measures in place for the safety and security of our cardholder's funds, and due to unusual activity we placed a hold on the account in order to protect the funds. Mr. ***** contacted us the following day because his card not working. He verified the account activity and the hold was removed from the card account. He contacted us back later that day to advise of an unauthorized transaction made to his card in the amount of \$99.97. Since the charge was pending, we advised him to call us back once it settled to the account so a dispute could be opened. We did not hear back from Mr. ***** until receipt of his complaint. A dispute has been opened on his behalf and found in his favor. A replacement card in the amount of \$100.00 was sent to Mr. ***** on ***** ** 2023. Our records show that the replacement card was received, and he is successfully spending the funds.

We place a great deal of importance on customer satisfaction and want to be sure that our customers have a positive experience with our product. We sincerely apologize for any inconvenience this matter has caused. Please contact us if you have any questions or if we may be of further assistance.

Sincerely,

Complaints Research Team
 InComm Financial Services, Inc.

**** ***** ** **** ***** ***** ***** ***** ***** *****

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Next ►

*Some consumers may elect to not publish the details of their complaints, some complaints may not meet BBB's standards for publication, or BBB may display a portion of complaints when a high volume is received for a particular business. ◀

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BBB Business Profiles generally cover a three-year reporting period. BBB Business Profiles are subject to change at any time. If you choose to do business with this business, please let the business know that you contacted BBB for a BBB Business Profile.

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BBB Rating & Accreditation




Accredited Since: 1/23/1980

Years in Business: 45


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Contact Information

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Columbus, GA 31909-5601
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Complaints Summary

2,480 total complaints in the last 3 years.

1,072 complaints closed in the last 12 months.

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